

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions and listings of claims in the application:

1-8. (Canceled).

9. (Currently Amended) A point transfer dealer system comprising:

a point issuing system for issuing points to a customer based on services the customer purchases through an open network from service providers, the point issuing system being connected to the open network, the points issued to the customer being managed in a point account;

a user certificate system for issuing a user certificate to authenticate the customer, the user certificate system being connected to the open network, the user certificate including a hash value of a public key of the customer encrypted using a private key of the user certificate system;

a point redemption system for receiving first data encrypted using a public key of the point redemption system from the customer, the first data comprising a user registration request and second data including a random password and a customer account number, the second data being encrypted using a private key of the customer, the point redemption system issuing a common point ID for authenticating the customer based on the user certificate, the point redemption system redeeming the points from

the point account by initiating a point transfer through a financial network, the point redemption system being connected to the open network and the financial network;

a point account database for managing the point account, the point account database containing a service provider table including service provider IDs, corresponding financial institution IDs, and account numbers of the service providers and a point management table including customer information, a corresponding number of the issued points, dates on which the points were issued, dates on which the points will expire, service provider IDs corresponding to the issued points, and a redemption rate, the point account database being connected to the point issuing system and the point redemption system; and

an electronic account book database for storing information on the customer and information on the service providers, the electronic account book database being connected to the point redemption system,

wherein the financial network is connected to a customer account belonging to the customer, service provider accounts corresponding to the service providers, a pool account for temporarily storing money transferred from the service provider accounts to be transferred to the customer account during the point transfer, and a point transfer dealer account for transferring the money from the pool account to the customer account across the financial network during the point transfer.

10-13. (Canceled).

14. (Currently Amended) A point transfer method comprising:

issuing points to a customer based on services purchased over an open network from service providers, the points issued to the customer being managed in a point account stored in a point account database, the point account database containing a service provider table including service provider IDs, corresponding financial institution IDs, and account numbers of the service providers and a point management table including customer information, a corresponding number of the issued points, dates on which the points were issued, dates on which the points will expire, service provider IDs corresponding to the issued points, and a redemption rate;

authenticating the customer by issuing a user certificate including a hash value of a public key of the customer encrypted using a private key of a user certificate system;

transmitting first data from the customer to a point redemption system, the first data being encrypted using a public key of the point redemption system, the first data comprising a user registration request and second data including a random password and a customer account number, the second data being encrypted using a private key of the customer;

issuing a common point ID for authenticating the customer based on the issued user certificate;

redeeming, using a processor, the points from the point account by initiating a point transfer through a financial network;

temporarily storing money transferred from the service provider accounts corresponding to the service providers in a pool account; and

transferring the money across the financial network from the pool account to a customer account belonging to the customer during the point transfer.

15-17. (Canceled).